

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven Z. Levinson
Jane Manning Levinson
Debtors

Case No. 13-00508-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db/jdb +Steven Z. Levinson, Jane Manning Levinson, 1794 Big Ridge Dr.,
E. Stroudsburg, PA 18302-6642
4255034 +DAVID J APOTAKER ESQUIRE, APOTAKER AND ASSOCIATES, 520 FELLOWSHIP RD C306,
MOUNT LAUREL, NJ 08054-3410
4255036 +DR RAJEEV UPADYA, ESTHETIC DENTAL CARE, 256 COLUMBIA TURNPIKE 107,
FLORHAM PARK, NJ 07932-1238
4255037 +DSRM NATIONAL BANK, 7201 CANYON DR, AMARILLO, TX 79110-4339
4255038 +EXXON MOBIL CBN, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4516320 #+Kimberly A. Bonner, Esquire, Zucker Goldberg & Ackerman LLC, 200 Sheffield Street Suite 101,
Mountainside, NJ 07092-2315
4255041 +LEONARD & HEFFES CPA LLC, 16 MEIN DR, NEW CITY, NY 10956-6741
4255042 ++MERCANTILE ADJUSTMENT BUREAU, PO BOX 9016, WILLIAMSVILLE NY 14231-9016
(address filed with court: MERCANTILE ADJUSTMENT BUREAU, 803 WEST AVE STE 197,
ROCHESTER, NY 14611)
4255043 +NJ STATE SUPERIOR COURT, 25 MARKET ST, TRENTON, NJ 08611-2148
4876440 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
4876441 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019,
Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
4255044 +PSEG, 80 PARK PLAZA, NEWARK, NJ 07102-4194
4592036 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,
PO Box 245, Trenton NJ 08646)
4255045 +THE BUREAUS, 1717 CENTRAL ST, EVANSTON, IL 60201-1507
4622719 +ells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC#D3347-014, 3476 Stateview Blvd.,
Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: IRS.COM Apr 04 2018 23:03:00 Internal Revenue Service, Office of Division Counsel,
1001 Liberty Avenue, Suite 601C, Pittsburgh, PA 15222
cr EDI: RECOVERYCORP.COM Apr 04 2018 23:03:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
cr +EDI: WFFC.COM Apr 04 2018 23:03:00 WELLS FARGO HOME MORTGAGE, LLC, MAC X7801-014,
3476 Stateview Blvd., Fort Mill, SC 29715-7203
4269481 EDI: AIS.COM Apr 04 2018 23:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4255026 EDI: BANKAMER.COM Apr 04 2018 23:03:00 BANK OF AMERICA, 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410
4255027 +EDI: TSYS2.COM Apr 04 2018 23:03:00 BARCLAYS BANK DELAWARE, PO BOX 8803,
WILMINGTON, DE 19899-8803
4275741 EDI: BANKAMER.COM Apr 04 2018 23:03:00 Bank of America, N.A., NC4-105-02-99,
PO Box 26012, Greensboro, NC 27420-6012
4325337 EDI: RECOVERYCORP.COM Apr 04 2018 23:03:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4255029 +EDI: CHASE.COM Apr 04 2018 23:03:00 CHASE BANK ONE CARD SERV, PO BOX 15298,
WILMINGTON, DE 19850-5298
4255031 +EDI: CHASE.COM Apr 04 2018 23:03:00 CHASE BP, PO BOX 15298, WILMINGTON, DE 19850-5298
4255032 +EDI: CITICORP.COM Apr 04 2018 23:03:00 CITIBANK NA SHELL, 701 EAST 60TH STREET N,
SIOUX FALLS, SD 57104-0493
4255033 +EDI: WFNNB.COM Apr 04 2018 23:03:00 COMENITY BANK, PO BOX 182789,
COLUMBUS, OH 43218-2789
4255035 +E-mail/Text: notices@burt-law.com Apr 04 2018 19:07:38 DEREK C BLASKER ESQUIRE,
BURTON NEIL ASSOCIATES PC, 1060 ANDREW DRIVE STE 170, WEST CHESTER, PA 19380-5600
4255039 +EDI: HFC.COM Apr 04 2018 23:03:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253
4314149 +EDI: OPHSUBSID.COM Apr 04 2018 23:03:00 OAK HARBOR CAPITAL VII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4306777 EDI: PRA.COM Apr 04 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4271340 EDI: RECOVERYCORP.COM Apr 04 2018 23:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4255046 +EDI: WFFC.COM Apr 04 2018 23:03:00 WELLS FARGO HOME MORTGAGE, PO BOX 11701,
NEWARK, NJ 07101-4701
4255047 +EDI: WFNNB.COM Apr 04 2018 23:03:00 WFNNB DUTY FREE.COM, PO BOX 182789,
COLUMBUS, OH 43218-2789
4567152 +EDI: WFFC.COM Apr 04 2018 23:03:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 20

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4255028* +BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
 4255030* +CHASE BANK ONE CARD SERV, PO BOX 15298, WILMINGTON, DE 19850-5298
 4255040* +INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
 4622720* +Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept., MAC#D3347-014, 3476 Stateview Blvd.,
 Fort Mill, SC 29715-7203

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
 James Warmbrodt on behalf of Creditor WELLS FARGO BANK, N.A. bkgroup@kmllawgroup.com
 Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
 Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
 Kimberly A Bonner on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com
 Mark E Morrison on behalf of Creditor Internal Revenue Service USAPAM.Bankr-WilkesBarre@usdoj.gov
 Philip W. Stock on behalf of Debtor 2 Jane Manning Levinson pwstock@ptd.net
 Philip W. Stock on behalf of Debtor 1 Steven Z. Levinson pwstock@ptd.net
 Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Steven Z. Levinson**
First Name Middle Name Last Name

Debtor 2 **Jane Manning Levinson**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-00508-JJT**

Social Security number or ITIN **xxx-xx-3932**

EIN **-----**

Social Security number or ITIN **xxx-xx-1946**

EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Z. Levinson

Jane Manning Levinson
aka Jane Wendy Levinson

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

April 4, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.